

Social Contexts and Responses to Risk Network (SCARR)

Working Paper 21 - 2008

Adjusting to a More Modern World?

Have Risk Perceptions changed between Generations?

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This study, supported with funding from the Economic and Social Research Council under Grant No. 336-25-0003 and the National Centre for Social Research (NatCen), sought to improve our understanding of the construction of risk perceptions by investigating variations in perceptions of social risks between life stages. It also explored how far risk perceptions are shared within generations within the same family.

The study is part of an Economic and Social Research Council Priority Network on Risk in Social Contexts directed by Peter Taylor-Gooby at the University of Kent. See: <http://www.kent.ac.uk/scarr/>

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Have Risk Perceptions changed between Generations?

Do younger generations feel more in control of their lives than previous generations? Are they more open to the challenges of risk society? Are the risk perceptions of the two generations drifting apart? Are younger people better prepared for a faster-moving society than their parents were? A national survey backed up by detailed individual interviews examined these issues.

- Family and friends, rather than official sources of help are most frequently called on when people encounter problems in their lives
- Younger people are more likely to think of themselves as having a greater opportunities in their career and to plan strategically for them than their parents did
- Social class still makes a big difference to how people think about risks and opportunities
- Middle-aged people are much more aware of the differences in risk and opportunity that affect their children's generation than theories about rapid social change and the shift to a 'risk society' suggest

It also showed that:

- Perceptions of risk are strongly affected by our age. However, this frequently reflects past experiences of risk events and the complexity of the life cycle transitions that we experience. Younger people in Britain are typically more concerned about financial, job-related or partnership and care risks than most people over the age of 35 and, in particular, those aged 50 or older.
- Not all perceptions of risks are affected by age once other factors are taken into account. Experiences of and attitudes towards consumer risks are more strongly affected by social class status and, most importantly, personal values.
- In situations when people experience unforeseen and/or, in terms of their outcomes unpredictable changes in their lives, the majority turn to others for help or advice, but about one in five of those affected do not. Those who do turn to others most frequently seek the help and advice of their parents or close friends.
- Financial and job-related issues are less likely to be discussed with anyone, including family and friends. While in these cases a greater proportion of people prefer not to seek help at all, others turn to institutions or to work colleagues.
- Parents most strongly influence their children's career decisions. The strength of influence reflects the closeness of the parent-child relationship, the extent to which parents and children share their outlook on society and the role of work, and experiences in similar or same occupations.
- The closer they are in their relationship, their social outlook and their social roles, the more likely the two generations are to share their perceptions of career risks. However, as occupational choices and, importantly, occupational profiles become more dissimilar over time, career risk perceptions diverge.
- Parents and their children critically reflect each other's choices in the light of the opportunities available at the time. Although parents' and children's perceptions of these opportunities can clash, mutual reflection and understanding of how times are changing brings risk perceptions closer together.

The Study

This study, supported with funding from the Economic and Social Research Council under Grant No. 336-25-0003 and the National Centre for Social Research (NatCen), sought to improve our understanding of the construction of risk perceptions by investigating variations in perceptions of social risks between life stages. It also explored how far risk perceptions are shared within generations within the same family.

The study was concerned with *social risks*, that is, actual or potential events that mark changes in a person's life without being necessarily foreseeable or, in terms of their impact or consequences, predictable. These risks include partnership formation and dissolution, income or job changes, illness and accidents.

To explore these issues, the researchers commissioned and analysed a random sample survey of risk events among adults in England and Wales. The risk survey collected data from over 1300 people about the range of social risk events that they, their partners and their children had experienced in the previous two to five years. It also asked participants about their perceptions of social or economic risks. The researchers also carried out a qualitative study of 29 parents and their children, matching fathers and sons, and mothers and daughters. They explored career decisions and career paths, and the extent to which the two generations judged each other's choices.

Findings

1. Risk Perceptions and Experiences

Family bereavements and poor customer service were the most frequently reported risk events in the past two years noted by one in five survey respondents. Other frequent risk events included moving house (15%), changing job (14%), and being a victim of crime (10%). Financial problems and care responsibilities had affected between five and seven percent of respondents; there were fewer reported legal disputes, familial or relationship risks, or cases of debt or repossession.

Concern about social risks was typically much greater than justified by actual risk experiences. About four in ten survey respondents expressed concern about the risk of serious illness, being a victim of crime and having an accident; about 30 per cent were worried about job or income loss, mortgage or rent arrears, or poor customer service. Between 15 and 20 per cent were worried about divorce or separation, or having to take on care responsibilities.

Risk perceptions varied with social class. Respondents from lower socio-economic classes were typically more likely to be worried about risk events, regardless of their previous experience of risk events. Past experiences of risk and personal values also had strong effects on risk perceptions. In particular, openness to change or a positive attitude towards available welfare state provision decreased the odds of someone being worried about the risks.

2. Risk and Age

Risk experiences typically followed the pattern of the life cycle, and were centred on family formation and dissolution, and bereavement, education and career, and home moving. Only legal risks were prevalent across different age cohorts to the same extent, but these were comparatively rare events.

Risk perceptions also varied significantly by age, frequently mirroring life stages. Generally, concern about risk declined with age, except for worry about the risk of crime or accidents, which peaked both among the younger and the oldest age cohorts. Overall, 25-34 years olds (and to a lesser extent the age cohort of 35-44 years olds) were most likely to express concern about potential risk events, in particular with respect to employment, and accidents or illness.

3. Help-Seeking in Risk Society

One in five individuals who had experienced at least one risk event in the last two years had not sought any help in coping with or managing the event. Help-seeking was inversely related to education, varied by age and gender, and was less prevalent among people with long-term illnesses. Among those that did seek help or advice, family and friends were most likely to be approached, typically consulted by between 40 and 50 per cent of respondents. This compared to around 20 per cent consulting other sources, such as work colleagues, legal advisers and other experts, government offices, or the police. However, even the proportion of individuals consulting family or friends declined to around 25 per cent in cases of customer complaints, victimisation and income decline.

4. Risk perceptions and 'risky behaviour' - comparing generations

The in-depth interviews about career choice showed that people fell into three groups in the way they dealt with risk:

- active decision-makers were strongly aware of the risks they might encounter and perceived themselves as pursuing defined career strategies, but remaining open to sudden, opportunistic changes in career directions.
- passive developers who described themselves as 'going with the flow' rather than developing independent career strategies and had a low level of risk awareness.
- active followers were risk-aware individuals who believed very strongly that their career decisions were out of their own control or guidance. Members of this group were much more likely to be manual workers.

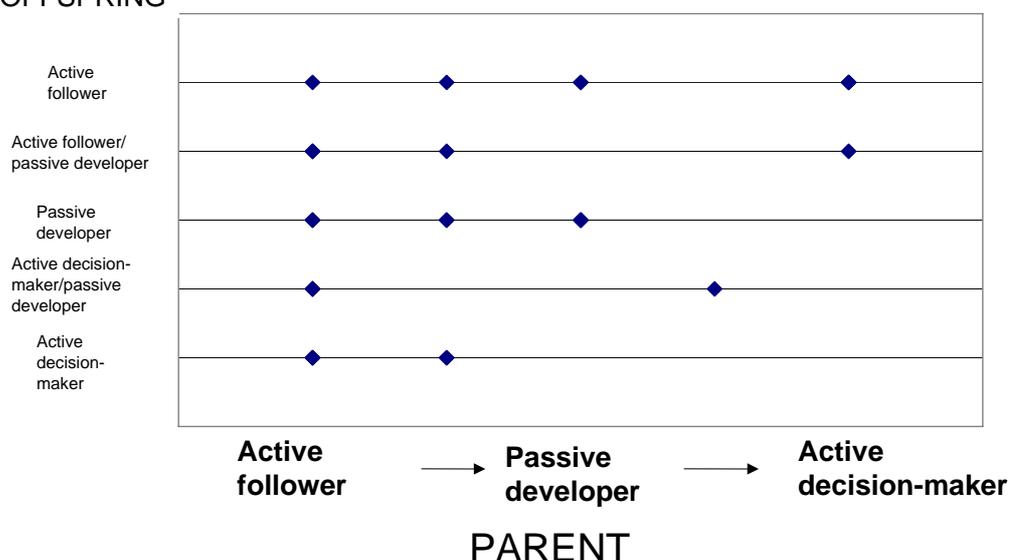
Parents and children did not necessarily share the same risk attitudes. The chart below maps the relationship between parents and children's risk perceptions (each diamond-shaped crossing point may represent more than one parent-child pair). Younger people were much more likely to plan their career decisions, more so than their parents two or three decades earlier. This strategic approach was also reflected

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in the younger generation's higher levels of educational attainment. The children interviewed said they had more options available to them when deciding on their careers, that they looked beyond the local labour market and were more likely to use formal methods in their search for jobs. In contrast, their parents had more often relied on recommendations, informal networks and on following 'family traditions' when shaping their own careers. Younger people typically had higher aspirations and expected more from their careers. Parents tended to support these values, although they did not recall experiencing, sensing and expressing these same values as strongly when they were building their own careers some decades earlier. Parents' accounts of their career decisions were often more 'matter-of-fact', driven by convention and shaped by a lack of opportunities to move in new directions compared with their children's.

OFFSPRING



But not every young career person today represented their career behaviour as strategic and with purpose or as following established traditions. Compared to their parents, many more described themselves as following rather than creating opportunities, without a clear direction or end in mind.

When we compare the two generations, their approaches to career choice differ in two ways. People now have a stronger belief in self-determination and control. At the same time they tend to take a much more short-term outlook, assuming that the range of opportunities available now will enable them to build a career path experimentally rather than strategically. Parent and offspring from manual occupational backgrounds both believed the career choices available to them were more limited and offered fewer opportunities for personal choice.

Family members' suggestions, guidance and feedback shape perceptions of career risks; the thoughts and experiences of each generation shaping those of the other. Both parents and their children drew on the other's experiences to place what happened in their own lives in context and to understand their own choices better.

Risk perceptions are subject to modification and revision in the light of observation and discussion of the other generation's experiences. However, not every child

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discussed career choice with their parents, in particular if these choices no longer concerned the start of a career. The further apart the occupations of parents and children were, the less likely they were to exchange ideas about employment. This applied especially in families that had experienced inter-generational (upward) occupational mobility. The older generation often took this into account when thinking about social risks in the modern world and, in particular, their children's choices. Risk society sociologists have argued that we are moving towards a qualitatively different 'risk society' or 'runaway world'. Our research indicates that perceptions of risk have not changed between generations in the way that these ideas suggest.

ESRC priority network 'Social Contexts and Responses to Risk' (SCARR)

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